

Form ntcprop

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: 09-24946 JS Chapter: 13

Cynthia D Cotton
Debtor(s)

**NOTICE TO DEBTOR(S) OF GENERAL
CHAPTER 13 RESPONSIBILITIES**

As a result of your filing a bankruptcy case, you have a number of responsibilities especially with respect to your property. These responsibilities continue after confirmation of your Chapter 13 Plan for so long as your case is pending in this court or until the court orders otherwise. Your failure to honor these responsibilities could result in the dismissal of your Chapter 13 case or in the denial of your discharge. Be advised that:

1. Except for some exceptions set forth in the United States Bankruptcy Code, property of the estate includes all of your legal or equitable interests in property as of the commencement of your bankruptcy case or acquired while your case is pending. You must not sell, transfer, or refinance any property of the estate without prior permission of the Bankruptcy Court. You must not mutilate or conceal any property of the estate.
2. You must preserve all recorded information about your financial condition or business transactions and make these available to the Trustee when requested.
3. You must cooperate with the Trustee as necessary to enable the Trustee to perform the duties of that office as required by the Bankruptcy Code.
4. Property of the estate that is subject to the jurisdiction of the Bankruptcy Court includes the following interests in property that you acquire or become entitled to acquire at any time before your Chapter 13 case is closed, dismissed, or converted to another Chapter of the Bankruptcy Code:
 - a. any bequest or inheritance or gift
 - b. property or property rights acquired as a result of a property settlement agreement with your spouse, or as a result of an interlocutory or final divorce decree
 - c. property or property rights acquired as a beneficiary of a life insurance policy or of a death benefit plan.
5. If the bankruptcy court issues an order that requires you to do something then you must do as the order requires.

As soon as is possible, you must advise the Clerk's Office and your Trustee in writing of any change of your address or of your employment.

Dated: 8/13/09

Mark D. Sammons, Clerk of Court
by Deputy Clerk, T Meany 410-962-4434

CERTIFICATE OF NOTICE

District/off: 0416-1
Case: 09-24946

User: tmeany
Form ID: ntcprop

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Total Noticed: 1

Date Rcvd: Aug 13, 2009

The following entities were noticed by first class mail on Aug 15, 2009.
db +Cynthia D Cotton, 1128 Wilson Avenue, Gwynn Oak, MD 21207-4714

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.